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SECTION VI - BUSINESS REQUIREMENTS

A. INTRODUCTION

The purpose of this section is to present the mandatory business requirements that must be addressed by the proposed solution. It is important to understand that these requirements are intentionally written at a summary level of detail to facilitate an alternative procurement process. As described in Section I, the underlying intent of this process is to focus business requirements on the business need ('what must be done'), not on current methods or constraints ('how it is currently done'). In presenting requirements at a summary level, the California Public Employees' Retirement System (CalPERS) is prompting solution Qualified Business Partners (QBP) to propose alternative solutions addressing the business need.

The business requirements are organized around four (4) Core Pension Components as presented in the figure below. These business components are defined in the subsections below, including a description of business processes and business requirements.

Core Pension Components

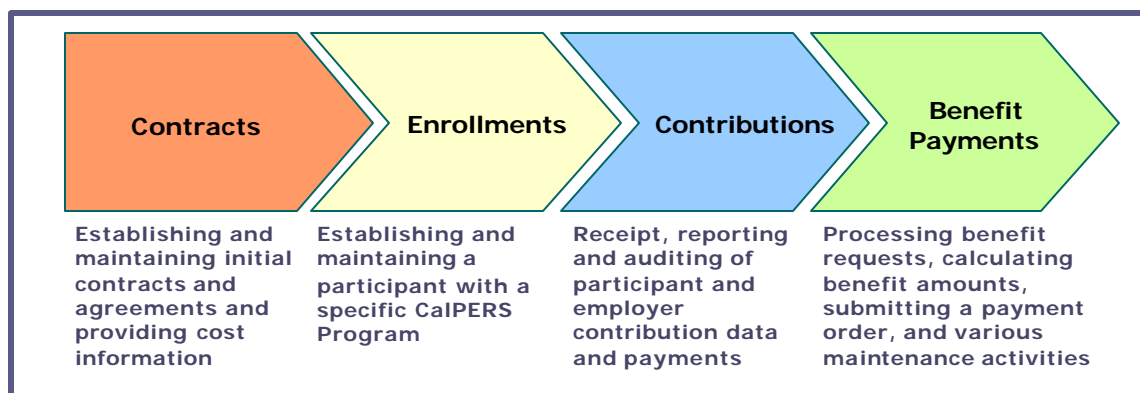


Illustration VI.1 – Core Pension Components

The business requirements support one or more Core Pension Components. Requirements also support one or more programs depending on the business rules. It is therefore, important for the QBP to analyze the supporting business rules for each requirement, in order to better understand how the requirement relates to a business program(s). The retirement programs include the following:

- The Public Employees' Retirement System (PERS) – PERS is the defined-benefit retirement program for employees of State agencies, public agencies, and public schools.



- The Judges' Retirement System (JRS) – JRS, established in 1937, includes justices of the California Supreme Court or the District Court of Appeal and judges of a superior or municipal court appointed or elected before November 9, 1994.
- The Judges' Retirement System II (JRSII) - JRSII, established in 1994, includes justices of the Supreme Court or the District Court of Appeal, and judges of a superior or municipal court appointed or elected after November 9, 1994.
- The Legislators' Retirement System (LRS) – LRS, established in 1947, includes members of the Assembly or Senate serving prior to November 7, 1990 (Reform Act of 1990), Constitutional Officers, Insurance Commissioner, and Legislative Statutory Officers. LRS membership is currently closed to all members of the Assembly or Senate who were first elected after November 7, 1990, and is actually losing membership as participants step down from their elected positions and leave the program.
- Health – Public agencies and school employers can contract to have CalPERS provide these benefits to their employees (with or without a retirement program contract). State statute mandates this program for State employees. The business requirements supporting the Health program are substantially addressed by the Contracts and Enrollment business components. However, there are a few health-related requirements identified in the other business components. These additional requirements include calculating amounts for participant pre-paid health accounts and accepting participant co-pay amounts for example.
- Supplemental Savings Program (SSP) – SSP provides participants additional retirement savings plans to complement the existing CalPERS defined benefit retirement plan and Social Security. This includes plans that invest pre-tax contributions, after-tax contributions and, in the case of State Peace Officers and Firefighters, employer-only contributions. The SSP scope of this project is limited to Contracts, Enrollments, Contributions, and limited Benefit Payments. A third-party administrator will continue to manage the investments and interest earned reporting.

In reviewing these business requirements, it is the QBP's responsibility to also analyze additional supporting details related to the CalPERS business environment. A wide variety of reference materials are available to the QBP including the following:

- Exhibit VI.1, Business Requirements - This exhibit provides the Corporate Online Member Employer Transactions (COMET) - Pension System Resumption (PSR) Project (PSR Project) business requirements.
- Exhibit VI.2, Key Business Rules - This exhibit documents the business rules that have been identified as business critical for each business requirement. These are the conditions that must be in place in order to accomplish a business



process, and, therefore, provide further definition and context to a business requirement. These rules are provided to assist in the QBP's understanding of critical business factors not design constraints – thereby aiding the QBP in identifying possible solution alternatives. Additional detailed business rules will be identified during the project that will further define design boundaries.

- Exhibit VI.3, Data Retention Needs - This exhibit outlines preliminary high-level data retention parameters, such as data availability or destruction needs, current archive frequency, and data retention period (years) requirements by business function.
- PSR Reference Library – Additional Supporting Materials - The PSR Reference Library includes detailed reference information that provides further definition and context to the business environment. Contents include, but are not limited to:
 1. Requirement database housing supporting details and history;
 2. Data dictionary documentation defining current individual data elements and data associations;
 3. Documentation of process inputs and outputs (e.g., reports and correspondence); and,
 4. Various 'as-is' business process documents.

B. BUSINESS REQUIREMENTS RESPONSE

The QBP is required to respond to each business requirement listed in Exhibit VI.1, Business Requirements. The response must be comprised of a narrative response for each requirement, consisting of:

1. The requirement number;
2. The requirement text; and,
3. A detailed solution description.



Content and format requirements for each response component are as follows:

- | | |
|---|---|
| <div style="display: inline-block; border: 1px solid black; border-radius: 50%; width: 40px; height: 40px; text-align: center; line-height: 40px; margin-bottom: 10px;">1</div> Requirement Number | <div style="display: inline-block; border: 1px solid black; border-radius: 50%; width: 40px; height: 40px; text-align: center; line-height: 40px; margin-bottom: 10px;">2</div> Requirement Text – Requirement number and text stated exactly as provided in Section VI. |
| | <div style="display: inline-block; border: 1px solid black; border-radius: 50%; width: 40px; height: 40px; text-align: center; line-height: 40px; margin-bottom: 10px;">3</div> Solution Description – Detailed narrative description of 'how' the specific proposed solution will meet the business requirement, including a description of: <ul style="list-style-type: none">(a) How the need is addressed, describing key automation features and methods.(b) The solution:<ul style="list-style-type: none">• COTS package – involving no functional customization. (Some table setup anticipated).• Customized Package – involving implementation of the base COTS package; however with some customization to programming logic in order to address business requirement. May also involve integrating third party software.• Fully Custom – involving a development effort that does not leverage base COTS package application functionality.(c) How the proposed solution addresses the preliminary business rules associated to the requirement in Exhibit VI.2.(d) Business process implications including impact of automation and manual considerations.(e) Areas of key implementation risk and mitigation strategies. Examples include system/data interfaces, data conversion, resources, etc. |

(Continue for each requirement.)

QBP's are required to document a completed Business Requirements Response in both hardcopy and electronic forms.



C. CONTRACTS

The Contracts business component consists of the processes necessary to facilitate providing cost information, establishing initial contracts, and agreements as well as amending existing contracts and agreements. CalPERS manages contracts, resolutions, and legislative changes that affect several programs. Those programs include Retirement, Social Security, Reciprocity, and Supplemental Savings. In addition, this component covers contracts for third-party vendors, including direct authorizations for health retirement deductions, and independent medical examiners (IMEs) for qualifying disabled retirees. Also, CalPERS administers contracts with employers for participant health coverage and health carriers.

As an administrator, CalPERS maintains plan provisions for retirement benefits for employees of the State of California (PERS, JRS, JRSII, and LRS systems), public agencies and schools. As new laws are passed by the California State Legislature, each new law is evaluated, plan provisions are added, member records are updated, and retirement benefit calculations are periodically adjusted. It is critical that CalPERS quickly implement changes from the California State Legislature. These Legislative changes constitute approximately one-third of the work involved in managing programs.

It is optional for public agencies to contract with CalPERS for retirement benefits. Each retirement contract establishes a contribution structure and plan provisions for the agency and its employees. In addition, Reciprocity Agreements with other retirement systems are maintained, which provide the ability to share benefit information.

CalPERS is also the Administrator for the Social Security and Medicare Agreement Process (Section 218 of the Social Security Act). This involves processing the documentation necessary to include the public agency in the master agreement between the State of California and the Social Security Administration (CalPERS does not collect or distribute any monies). Upon completion of the process, the agency is notified on how to report contributions to the Internal Revenue Service (IRS) including any retroactive contributions.

This business component provides a foundation for the Enrollment, Contribution, and Benefit Payments business components by establishing and managing the groups and plan provisions to enroll, receive contributions, and pay benefits to all employees under a contract.

Four major processes support this business component – Contract Request Processing, Contract Negotiation and Finalization, Contract Maintenance, and Recurring Event Processing.

1. Contract Request Processing

Correspondence is received regarding new contract requests by various means from potential agencies. In response, the requesting agency is sent various publications, contracts, and forms. Basic organization details are managed to document demographic, contact, and qualifying information. Contract forms are



created using CalPERS Actuarial Valuation System information for potential agencies to review.

Business requirements 1 through 9 supporting this process are provided in Exhibit VI.1, Business Requirements.

2. Contract Negotiation and Finalization

The Contract Negotiation and Finalization process consists of the receipt, capture, and tracking of signed contract forms in a workflow process. Each new contract is used by CalPERS to document employee categories and the retirement plan provisions selected. New agencies are associated to a risk pool of other like-agencies to share the risk of rate fluctuation. Payroll offices are identified for each agency to allow other entities to report payroll contributions on their behalf. Employee demographic census data is used to enroll each employee as participants in the retirement program.

Business requirements 10 through 22 supporting this process are provided in Exhibit VI.1, Business Requirements.

3. Contract Maintenance

The Contract Maintenance process consists of maintaining organization information such as demographics, employee categories, and plan provisions for resolutions and amendments to contracts. Amendment or resolution information distributed to existing agencies is imaged as required for future reference. Occasionally, there is a need to update contracts in mass.

New Reciprocity, Social Security, and Medicare agreements are established, including imaging the agreements, sending related documents to interested parties, and tracking the work process.

Business requirements 23 through 29 supporting this process are provided in Exhibit VI.1, Business Requirements.

4. Recurring Event Processing

For the duration of a contract, plan provisions, rate plans, and risk pools are maintained. Annually, contract details are reviewed and actuarial valuations are performed. Based on this review, updates to rate plans and risk pools are made. Rate plans are developed for groups of participants that are combined for purposes of computing employer contribution rates. Risk pools were created to group assets and liabilities across employers to produce large risk sharing groups that will dramatically reduce or eliminate the large fluctuations in the employer's contribution rate caused by unexpected demographic events. To communicate the new contract details to the contracting Public Agency, an



employer statement summarizing the agency contract is created. In addition, address data files are created to support marketing activities as needed.

Business requirements 30 through 36 supporting this process are provided in Exhibit VI.1, Business Requirements.

D. ENROLLMENT

CalPERS Enrollment business component consists of the processes necessary to establish and maintain an individual participant with a specific CalPERS program (PERS, JRS, JRSII, LRS, Health, and SSP programs). The following process ensures that participants will be entitled to future retirement or death benefits. The information captured and maintained is used by the Contributions business component to validate contributions. The Benefits Payment business component utilizes the information upon retirement or death for validating participant and beneficiary benefits.

1. Maintain Participant

Enrollment into a CalPERS pension plan establishes the participant for entitlement to future benefits. The Maintain Participant process involves initial participant enrollment as well as ongoing information maintenance activities. Information captured during initial enrollment includes name, date of birth, address, contact details, and employment information (e.g., job classification and hire date). The association of the participant with specific records as well as other participants is also maintained.

Subsequent to the initial enrollment, ongoing maintenance activities are applied to the participant's enrollment information. This refers to updates periodically made to participant demographic, employment, and enrollment information. These changes are initiated either by the participant's employer while employed or by the participant after separation from the CalPERS employer or subsequent to retirement.

Other events that will require changes to enrollment information are benefit contract changes resulting from various employer events such as school re-organizations, contract negotiations, and amendments.

New, first-time State miscellaneous and industrial employees hired on or after August 11, 2004 are placed in a mandatory retirement plan, the Alternate Retirement Program (ARP). This plan provides these new employees with a special retirement savings account, in place of the standard CalPERS defined benefit retirement plan, during their first two years of State employment. During this period, employees contribute to an account managed by the Department of Personnel Administration (DPA). Subsequent to this period, the employees will make contributions to the PERS program.



Some public agency employees participate in a similar alternative retirement arrangement. The Alternate Retirement Plan is for employees of public agencies and schools, per section 20306 of the CA Government Code. The employer is responsible for elections to participate in this plan and for administering the plan. Members participating in this plan do not report service or contributions to CalPERS. For these members, CalPERS merely records the member's participation in the plan. Participation ends when the member works qualifying time in a fiscal year or reaches vesting in CalPERS (5 years) – the employer then notifies CalPERS, initiating CalPERS enrollment activities.

The Enrollment maintenance activity also involves recording specific information pertaining to Community Property court orders. This entails creating a Community Property record that associates the original participant and their record(s) to a related Community Property participant record. This establishes, by law, the split financial interest in the record(s).

Business requirements 37 through 61 supporting this process are provided in Exhibit VI.1, Business Requirements.

E. CONTRIBUTIONS

The Contributions business component consists of major processes supporting the receipt, reporting, and auditing of participant and employer contribution data and payments. In addition, this component includes the capability to make adjustments to a participant's contribution amount and to create yearly Actuarial Valuation System (AVS) extracts and annual participant statements.

Records are maintained for each participant in the retirement program to which they are enrolled. The participant record must maintain balances for the amount of service earned by a participant and the amount of money contributed by the participant or by the participant's employer on behalf of the participant. The employer is responsible for reporting participants' payroll information and remitting the payment due for each payroll report to CalPERS.

Payroll reports and payments are received from the California State Controller's Office (SCO), County Offices of Education, California counties and contracting public agencies. Payroll reports are received via web, electronic tape, electronic diskette, Interactive Voice Response (IVR), and paper format. Payments are also received from participants for purchase of service credit via direct pay. The LRS program receives separate listings each month from the SCO and the Assembly Rules Committee for the active participants enrolled in the program.

This business component relies on information established in the Contracts business component to validate contribution rates and the Enrollment business component to validate participant employment. Information maintained by these processes is utilized by the Benefits Payments business component for servicing participant inquiries on retirement estimates and to establish benefit payments.



Four major processes support this business component – Contribution Reporting, Payment Processing, Employer Record Maintenance, and Participant Record Maintenance.

1. Contribution Reporting

Employers are required to submit payroll information to CalPERS to comply with payroll reporting requirements. CalPERS requires that employers submit their payroll reports within a specified period of time following the close of each payroll period.

Payroll report submissions must undergo a validation process. This process identifies those items that are valid, those that have errors, and those that trigger warnings. Records marked as an error will not be posted and records marked as warnings will be posted along with the valid records. Information on the errors will be provided to the submitter for resolution.

Upon successful completion of the validation process, each valid payroll transaction is posted to the appropriate participant record, and an employer records receivable representing the contribution totals is established. Corresponding financial transactions are created for the accounting system. Service credit and compensation earnable amounts are calculated based on information contained within the payroll transaction and recorded.

Business requirements 62 through 86 supporting this process are provided in Exhibit VI.1, Business Requirements.

2. Payment Processing

Employers and Participants are required to submit payment to CalPERS for a variety of purposes. Employers submit payments for contributions which are applied to the employer receivable records. Participants submit payments for reasons such as the purchase of service credit, overpayments, conversion of service credit, etc.

Participants may purchase a variety of service credit types by various payment methods. Participant payments are applied to the participant's records.

Service credit purchase types available for eligible participants include: Additional Retirement Credit, Redeposit of Withdrawn Contributions, Service Prior to Membership, Military Service Credit, Maternity/Paternity Leave of Absence, and Peace Corps or AmeriCorps*VISTA Service purchase options. The costs for these purchase options are determined using formulas that are established by law and may differ based on the type of service credit purchased.

Business requirements 87 through 101 supporting this process are provided in Exhibit VI.1, Business Requirements.



3. Employer Record Maintenance

The purpose of the Employer Record Maintenance process is to monitor and detect employer delinquency, maintain risk pool reserves, and apply investment earnings to the risk pool reserves. All transactions related to employer record maintenance are updated in the accounting system.

Identification of late submission of data and payments are made and delinquency notices generated to employers who fail to submit payroll reports or payments timely. A receivable transaction is created for any delinquency fees charged to an employer for late reporting or interest accrued for late payment. In some cases, extensions may be granted to employers to allow for additional time.

Investment earnings are credited to the risk pool reserve accounts at the end of an earning period. The investment earnings period is currently defined as "Annual", based on the last day of the Fiscal Year, June 30th. The total investment earnings for the earnings period are calculated by Fiscal Services Division based on information contained in the accounting system. This information is then used to determine the investment earnings to be allocated to the risk pool reserve accounts.

Employer contribution records may be modified throughout the year to reflect special billings assessed by the actuaries.

A receivable is set up for every employer as identified by the annual actuarial process. Each transaction must create an accounting transaction which is then passed to the accounting system.

Business requirements 102 through 116 supporting this process are provided in Exhibit VI.1, Business Requirements.

4. Participant Record Maintenance

The Participant Record Maintenance process has a number of avenues for participants to initiate maintenance activities including web updates, phone calls, e-mails, correspondence, and paper forms. In addition, participants may utilize walk-in locations to speak directly with a customer service representative.

Participant receivable records are established and maintained for participant elections to purchase service credit and/or convert service credit from one tier to another. This maintenance activity includes tracking payments, recalculating payment schedules, issuing extension of payments, and providing deduction authorization notices to employers. Participants are required to submit payments within the specified time defined in their payment schedule. The identification of late payments, calculation of interest accrued, and notification to participant of late submission are also performed.



The Participant Record Maintenance process is defined as the ongoing maintenance of all participant records. These records may consist of a participant's service and contribution record, additional contributions records, or community property records. Interest is allocated and distributed to a participant's records based on the fund type, record type, and interest rate. Interest is applied periodically and at the time of an event such as a refund, retirement, or pre-retirement death.

Once the participant elects a refund, a notification is created to the SCO for the generation of a warrant to the participant, and accounting transactions are created to update the accounting system.

Business requirements 117 through 164 supporting this process are provided in Exhibit VI.1, Business Requirements.

F. BENEFIT PAYMENTS

The Benefit Payments business component consists of the major processes that support processing of the benefit request, calculating the benefit amount, submitting a benefit roll to the SCO and various ongoing benefit maintenance activities. The retirement programs that are supported include PERS, JRS, JRSII, LRS, and the Supplemental Contributions Program within the Supplemental Savings Program. The primary output is the benefit roll delivered to the SCO which consists of a benefit roll and a claim schedule. Examples of calculation types are as follows:

- **Service Retirement** – This is the “normal” retirement benefit paid to participants who have met eligibility requirements.
- **Industrial Disability Retirement (IDR)** – This benefit is available to specified safety members and miscellaneous members whose employer has contracted for this retirement type. Members eligible for an IDR have no minimum age or service eligibility requirement. This type of benefit may be limited by a percentage of final compensation ("cap"). It would apply to the participant when he/she is no longer able to perform the job because of a job-incurred injury or illness and the disability is expected to be of a permanent or uncertain duration of time.
- **Disability Retirement** – All members are eligible for an "ordinary" disability retirement. There is no minimum age for disability retirement, but a member must have met a minimum service credit requirement, generally five years. For specified safety members and miscellaneous members whose employer has contracted for IDR, this benefit will apply if the injury or illness is not job-related. For JRS and JRSII disability retirement, the participant applies to the Commission on Judicial Performance (CJP) for eligibility determination.



- **Partial Retirement** – The participant's active employment is reduced to correspond with the percentage of full retirement the participant wishes to elect. The participant chooses what percentage of their full retirement allowance they wish to receive, within mandated guidelines. Partial retirement is not offered as an option for JRS or JRSII.
- **Death Benefit** – CalPERS provides death benefits to eligible beneficiaries upon the death of a member before or after retirement. Pre-retirement death benefits depend upon the member's age, years of service, job classification, employer's contract with CalPERS, marital or domestic partner status, and other criteria. Post-retirement death benefits depend upon the member's election at the time of their retirement.
- **JRS Deferred Retirement** – Judges having at least five years of service credit may apply for retirement with deferred benefit payments.
- **JRS Extended Service Incentive Program** – Generally, a judge is eligible for the Extended Service Incentive Program (ESIP) if the judge has performed at least 20 years of creditable service and is at least 60 years of age. The ESIP benefit calculation is applied in the Benefit Calculation process.
- **Supplemental Contributions Program (SCP)** – Benefit payments are also administered for the SCP. Payment claim schedules are processed and delivered to the SCO.

In addition to the different types of benefits, estimates are also calculated. An estimate request does not result in establishing a payee.

This business component relies on information established in the Contracts, Enrollment, and Contributions business components. For example, an employer must establish a contract that dictates the participant's retirement and death benefits. A participant must be enrolled within a benefit program, so that contributions can be made and service credit earned. The participant's contribution information is used (with other factors) to calculate the retirement and/or death benefits.

Five major processes support this business component – Benefit Request Processing, Benefit Calculation, Benefit Payment Processing, Benefit Maintenance, and Recurring Event Processing.

1. **Benefit Request Processing**

The purpose of Benefit Request Processing is to receive and validate a request for benefit estimate or benefit payment, and also to determine the participant's benefit eligibility. The request is reviewed and validated before determining eligibility, calculating the benefit amount, and processing the payments. For formal benefit request applications (not estimates), the validation activity includes confirmation that an application is not already on file, and also encompasses



review of participant, employer, and beneficiary information as well as retirement options and tax elections. The estimate request does not undergo validations of beneficiary information or tax elections for validation purposes.

Business requirements 165 through 181 supporting this process are provided in Exhibit VI.1, Business Requirements.

2. Benefit Calculation

The purpose of the Benefit Calculation process is to calculate the participant's benefit amount, depending on the type of Benefit Request received. Examples of calculation types include Service Retirement, Partial Retirement, Disability Retirement, Death benefit, and benefit estimate calculations. The benefit amount is based primarily on the participant's benefit options, service credits, final compensation, age, and benefit formulas. A calculation may be for a past, current, or future date. Often an original retirement calculation must be modified before it is released for payment, causing the need for a recalculation of the retirement benefit amount. This can occur more than once for a variety of reasons.

Business requirements 182 through 200 supporting this process are provided in Exhibit VI.1, Business Requirements.

3. Payment Processing

Payment Processing consists of the necessary processes to administer benefit payments. This addresses deduction processing, creating the benefit roll, and processing benefit revolving fund and unclaimed benefits payments.

Mandatory deductions are required because of federal or state income tax laws or court order. Other mandatory deductions include liens such as an Earnings Withholding Order for Taxes (EWOT), Court Withholding Orders (child support or spousal support), and Community Property orders. These deductions may be for a specific amount or be based on a percentage of the benefit amount.

Voluntary deductions apply when participants elect to deduct specific amounts from their benefit amount and forward it to a third-party payee organization. Examples are federal and state income taxes, insurance premiums, association dues, and charitable donations. While the deduction is in effect, the organization may effect changes to the deduction (including deleting it) by submitting a request. Service credit purchase payments and repayments of a previous overpayment are also handled as types of voluntary deductions.

After calculating the benefit amount and applying the deductions, a benefit roll and claim schedule is created and delivered to the SCO for payment to the participant and appropriate parties. Benefit payments can also be made from the Benefit Revolving Fund (BRF) by agency trust check. Payments are made from



the BRF for emergency situations (hardship cases). BRF payments are issued on demand and the fund from which they are paid is reimbursed on the benefit roll. Payment processing creates many transactions that must be posted to the accounting system.

Business requirements 201 through 244 supporting this process are provided in Exhibit VI.1, Business Requirements.

4. Benefit Maintenance

The purpose of the Benefit Maintenance process is to make changes to participants' records and accounts after they are already on the benefit roll. These changes consist of adjustments to a participant's benefit amount, changes to participant information, maintaining deductions, and the additional processing required for returned or replaced benefit payments.

This process supports processing of returned and replacement warrants. Reasons for returned warrants include change of address, the closing of a bank account, or the death of a participant. Replacement warrants may be needed as a result of lost or stolen paper warrants. The replacement warrant is usually issued from the unclaimed benefit account.

Business requirements 245 through 264 supporting this process are provided in Exhibit VI.1, Business Requirements.

5. Recurring Event Processing

Recurring Event Processing addresses specific reporting and maintenance activities that are applied on a regular/recurring timeframe. These activities consist of income tax reporting and mass changes. Income tax reporting includes generating mandated reports to the Internal Revenue Service, Franchise Tax Board, and Employment Development Department for benefits paid out and state and federal taxes withheld during a tax year. This reporting process includes the 1099R, 1099INT, and 1042S statements that are mailed to the participants.

Mass changes are applied to multiple accounts throughout the year. These include the application of the annual Cost-Of-Living Allowance (COLA), the application of the Purchasing Power Protection Allowances (PPPA), and updates to plan provisions and rates including health and dental premium rates, employer insurance contribution rates, and terminations and/or rollovers of any plans.

Business requirements 265 through 279 supporting this process are provided in Exhibit VI.1, Business Requirements.



G. General Requirements

The 'general' requirements support a wide range of general business needs across business components and programs. Examples of these requirements are reporting, data management (e.g., associating information and maintaining an audit trail of changes), viewing, and saving information.

General business requirements 280 through 315 are provided in Exhibit VI.1, Business Requirements.